

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

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of

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Complete if Known

Application Number	09/924,684
Filing Date	August 9, 2001
First Named Inventor	Jonathan TURNER
Art Unit	3625
Examiner Name	Jason B. Dunham
Attorney Docket Number	05793.3063-0000

U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS

Examiner Initials	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Issue or Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US- 6,915,277 B1	07-05-2005	Manchester et al.	
	2	US- 2003/0009393 A1	01-09-2003	Jeffrey Norris	
	3	US-2003/0097270 A1	05-22-2003	Musselwhite et al.	
	4	US- 2003/0204470 A1	10-30-2003	Manchester et al.	
	5	US- 2004/0117300 A1	06-17-2004	Jones et al.	
	6	US- 2007/0078759 A1	04-05-2007	Lilly et al.	
	7.	US- 6,173,269 B1	01-09-2001	Solokl et al.	
	8.	US- 6,044,360	03-28-2000	Picciallo	
	9.	US- 6,868,395 B1	03-15-2005	Szlam et al.	
	10.	US- 6,324,524 B1	11-27-2001	Lent et al.	
	11.	US- 6,032,136	02-29-2000	Brake, Jr. et al.	
	12.	US- 6,032,134	02-29-2000	Weissman	
	13.	US- 2002/0062279 A1	05-23-2002	Behrenbrinker et al.	

Note: Submission of copies of U.S. Patents and published U.S. Patent Applications is not required.**FOREIGN PATENT DOCUMENTS**

Examiner Initials	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Translation ⁶

NONPATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation ⁶
	1.	"Retail Cards SPS Finds the Skies To Be Friendly With United's Private-Label Card," Credit Card News, July 1, 1994.	
	2.	"Dean Witter Ups the Ante With a Two-Tier Credit Line," Credit Card News, September 15, 1995.	
	3.	"Dean Witter's New Family Plan," Credit Card Management, v9, n2, pp. 64+, May 1996.	
	4.	Lucas, "Discover's new chemistry," Credit Card Management, v8, n12, pp. 50-56, March 1996.	
	5.	Punch, "Santa Claus comes to retail cobranding," Credit Card Management, v15, n10, pp. 24-30, Dec 2002.	
	6.	Lucas, "Store card software gets dressed up," Credit Card Management, v8, n6, pp. 90-93, September 1995.	
	7.	"Cowbranded Card," Card Fax, v96, n205, p. 1, November 14, 1996.	
	8.	"Delta Will Fly Its Cobranded Cards to More Countries," Card Fax, February 6, 2001.	

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9.	Marshall, "Zap- The Computer Lops Off Another Bad Risk," United States Banker, v102, n8, pp. 49-50, August 1992.	
10.	"Sears Tests Starter Card," Card Fax, v1997, n21, p. 1, January 28, 1997.	
11.	"Bankers urged to monitor card portfolios as bankruptcies rise," ABA Retail Banker International, v47, pp. 2-3, Jan 1987.	
12.	"Education A Perk in New AT&T College Credit Card Offer," Card News, v8, n16, August 23, 1993.	
13.	PCT International Search Report, International Publication No. WO 02/065235 A3, August 22, 2002 (3 pgs.).	

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